

How to  
**SURVIVE**  
& **THRIVE**  
DURING OUR  
**ECONOMIC CRISIS**



by The SelfGrowth.com Community

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## **How to Survive and Thrive During Our Economic Crisis**

**Published by:**  
**Self Improvement Online, Inc.**  
**<http://www.selfgrowth.com>**  
**200 Campus Drive, Suite D Morganville, NJ 07751**  
**Copyright © 2009 by David Riklan**  
**ISBN 0-9794992-5-9**  
**Manufactured in the United States**

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## **Introduction**

The following E-book is a collection of suggestions from the SelfGrowth.com Community on how to prosper in the midst of the current economic downturn.

In March of 2009, we sent a survey to members of our website ([www.selfgrowth.com](http://www.selfgrowth.com)) asking them how the economy is affecting them personally, and asking for their best advice and tips for surviving and thriving in the midst of a recession. More than 550 of our members responded. Among the chief findings:

**-The economic downturn has indeed had broad impact.**

Approximately one out of three respondents has either lost their job in the past year or has had an immediate family member lose theirs. A full three out of four respondents have cut back on their expenses.

**-Despite the bad news, most of our respondents were optimistic about the future.** Only 15% reported being pessimistic about the long-term economic outlook. People overwhelmingly believe that the economy will soon return to good working order. 50% identified themselves as “cautiously optimistic.”

**-People have a LOT of good advice to share!**

As you'd expect from an online community made up of self help readers, Home-Based Business Entrepreneurs, Law of Attraction gurus, EFT practitioners, Psychics and Astrologers, Alternative Health experts, Psychologists, Doctors, Lawyers, Businessmen of every kind - the advice came from all over the map.

We asked people for their advice on the following four specific areas:

- **“What is Your Best Money-Saving Advice?”**
- **“What is Your Best Money-Making Advice?”**
- **“How Do You Keep a Positive Mindset?”**
- **“Other Advice on Dealing with the Downturn”**

From the 550 responses, we picked our favorite answers to each question. You'll find these answers in the following pages.

We hope this E-book provides you with good advice, new ideas, fresh perspectives and solace and inspiration in dealing with any economic troubles you and your family may be facing. And for more advice on how to improve your finances and your life, just remember that [www.SelfGrowth.com](http://www.SelfGrowth.com) is available 24-7!

Sincerely,

David Riklan, Laura Monzo and the SelfGrowth.com Editorial Team

## Chapter 1

# “What is Your Best Money-Saving Advice?”



Keep track of your income/outcome on a spreadsheet. See how much you're really spending on dinners/movies etc. If you're spending \$500 month on that, cut it back to \$400 and put the other \$100 into savings. Keep monitoring it.

~

Throw away the credit card to remove any temptations. You get a completely different feeling when you actually pay cash as opposed to when you just give a plastic card, which will only cause you worry after one month. You have to know all your MUST expenses i.e. house payment/rent, electricity etc (Do not forget payment for your taxes, car/house insurance etc), then allow some for unexpected expenses i.e. car break, doctors, etc.

~

Be mindful of money value of each of your actions such as keeping the lights, air conditioners on, speaking time on your long distance telephone calls, that extra mile you drive etc.

~

I am firm believer it is the little things that count. Life is short and we don't want to be so severe on ourselves. Yet, one penny can turn into a mountain with the right strategies. I mean, most of us couldn't exist happily without TV, but do we really need HBO? Do the kids have to participate in dance AND baseball AND karate? Does our lawn really have to be the greenest on the block? It's a matter of priorities.

~

Skype has been brilliant for my overseas calls and I'm encouraging clients to use it too

~

Barter services and goods. Buy in bulk. Shop around for the best deal.  
Take advantage of coupons and points programs.

~

Pay your bills on time. If you do, you have an opportunity to ask the creditor  
to waive a late or finance charge IF you are late once or twice a year.  
Establish good credit and avoid extra fees.

~

I have shaved off my regular bills by eliminating one big one: my car note. I  
have returned to public transportation and I am planning on saving once a  
month from my second pay check. I am not eating out in restaurants as much  
and I am bringing my lunch to work daily.

~

Learn the basics of "green" conservation. Saving water, electricity and  
gasoline or any energy source will not only help save the planet, but will  
save you money and resources. We started doing all of these in October  
2008 and have decreased our living expenses by about 10%.

~

My grandmother's advice: "Use it up, wear it out, make it, do or do without."  
It's amazing how much I can simplify!

~

On days when the weather is nice, I turn off the heat and ac and open the windows. When its night and we are watching TV instead of keeping the lights on, we use a few candles. Also we have started pooling with family members and friends to buy things that we use frequently in bulk and save quite a bit. We are also growing our own foods as much as possible. Bartering with other people for goods and services has helped as well.

~

Get into the mindset of up cycling - finding new uses for old things. Remaking old things make new uses for old items is an endless imaginative game that not only saves you money, but saves the environment. If you make a commitment to never buy new, you'll be surprised how much imagination you have. Some ideas include: for clothing, shop at consignment stores - there are marvelous ones out there and there is absolutely no need to go to the mall - you'll be doing your wallet and the environment a favor.

~

Belt tightening time is reassessment time. We took a look at our priorities and cut spending for items that did not meet one or more of those priorities. For example, if we spend the money to go to a restaurant, the spending must also support another value such as family time together. If we go, we will choose something priced for family dining, so that we have entertainment, family time, and perhaps some relaxation time together.

~

I truly believe it is easier to focus on making money than to save it. My advice is to earn more rather than cut back. If you buy into the recession you can take yourself into a very negative space. While I acknowledge the economy outside is having a rough time, it's the economy in your head that determines what results you produce. I refuse to take part in the global recession and as a result made 18% last month on trading currency and \$1500+ per day last month in my online MLM business.

~

If you own your own home like I do, you have a water heater in your home. Wrap your water heater with a water heater blanket that you can purchase from Home Depot or any other hardware store or retailer. It will cut down on your water bill and your electric bill at the same time by keeping your hot water hotter longer and your water heater using less electricity.

~

Let go of the fear of not having money. Enjoy what you do have and buy what you need and practice letting go of fear of not having any money. Remember our economy is built on buying and selling. Focus on the Law of Abundance. There is enough for everyone. When you let go of the fear of being without and practice thinking and visualizing your needs are met and you are in touch with all that you require, you will change your energy from emptiness and fear to expectancy and hope. You then see how things or opportunities come to fulfill your needs.

~

Never shop while you're hungry, this increases the temptation to make impulse purchases. You will also be less vulnerable to the subliminal music playing overhead. Divide meats for each day of the week and zip lock each portion before freezing. This will eliminate waste and leftovers that will most likely end up as waste. If you tend to cook larger portions, take the leftovers for lunch at work to avoid buying.

~

Although I have a long distance plan with my home telephone, it's too expensive so I buy calling cards to listen to my course tele-seminars and to phone people out of my area. A \$20.00 calling card gives me 800 minutes of calling time in Canada and the U.S.

~

Buy ahead now as much as possible. When you find something is on sale that you use regularly, stock up. We'll likely get 10-20% inflation this year, so buy extra of non-perishables that you use regularly before they go up in price.

~

Rethink gift-giving - give of yourself instead. How many gifts have you received that you didn't really want? My mum made me a whole heap of freezer meals recently - I was overjoyed - it saves me so much time!

~

If you live in a state where water harvesting is legal, consider having a rain barrel. I found a wine company near by that sells their 55 gallon food grade used barrels for \$10. You can also cut down on water usage by filling a plastic water bottle with water and placing it in your commode tank to fill the space more.

~

Consider trading. The skills or extra supplies you may have could possibly be an offering someone else is looking for that may also have a skill or item you are looking for. CraigsList.com is a wonderful resource for barter postings. They also have a "free" section available, a "garage" sale section, and a "jobs" section, just to name a few.

~

Your local library carries DVDs and CDs in case you'd like to save on movie rentals and your local food co-op may have better prices on produce than your grocery store.

~

Community building is mutually nurturing for the soul and can be a great resource for sharing. Have pot lucks, “skill sharing time,” group garage sales; even offer random acts of kindness to spread neighborly good will.

~

The best thing I have found was to change companies for homeowners and car insurance. I had been with the same company for 15 years. I switched to a different company and saved more than \$1000 for the year.

~

Utilize the free services in the community such as volunteer groups to assist in different circumstances, utilize church groups to clean up your lawn instead of a lawn service; even if you make a donation to the youth group, it is less then paying lawn service providers.

~

Awareness is critical: Remain in the moment and honest with yourself. Forgo those needless expenses like individual drinks in the gas station, drive thru meals, etc. and funnel this cash into your reserve. Also using any rewards cash from your debit card, reprocessing all interest and dividends, and simply devoting a % of your weekly income **NO MATTER WHAT**. Saving is like weight loss, i.e. everyone wants some kind of magical advice but it comes down to awareness and discipline!

~

I am a life coach and advise clients to write down everything they spend money on during a 2-week period - go over the list and see where they can cut and actually put that money into an envelope or a jar - put that into an interest bearing account.

~

In order for us to grow we must adapt to change. I don't think the markets, health, education will be the same so paying off debts, cutting spending and growing more or some of your own food helps you to feel SAFER, MORE SECURE, builds SELF-ESTEEM and those are the things that aid us in adapting and making better decisions when they come up. Rejoice that the ugly stuff is surfacing and we are able to change it all. We don't need to go back there. Paying off credit card debt is saving you grief, interest, and a lot of negative energy. Then the money can go into something positive...savings?

~

Eat more beans and lentils. They are filling, cheap, taste good and are WAY better for your health than processed foods and expensive meats.

~

Expose your skin to sunlight every day. Sunlight is free and provides Vitamin D in healthy doses. Vitamin D is one of the MOST IMPORTANT VITAMINS for your health- and the vast majority of people are Vitamin D deficient. You could save thousands in medical expenses and prevent diseases like: diabetes, high blood pressure, heart disease and many cancers with this simple and free trick. Really, the science is there supporting this.

~

Nutritionists have promoted this trick for decades to help people to get well. Don't underestimate the effectiveness of this CHEAP and EASY method to protect your health. It's no accident that dogs will spend hours chewing bones to get the marrow out of them. They eat marrow and you should too!

~

Stop drinking anything but water. Most other liquids will cost you money, but water is free and WAY better for you. Cutting out anything but water will cut out: Caffeine, artificial sweeteners, high fructose corn syrup, sugar and loads of other chemicals that are present in the vast majority of drinks that people drink.

~

When you may be faced with bankruptcy tap into what I call donating for a good cause. You will have to clean your closet out anyway why not give to charities. I think in the past nine months I gave about eleven bags of clothing and linens to Good Will.

~

To bide my time, I am saving money by not having to put my daughter in daycare. It just didn't make since. When I did my taxes this year, for 2008 I only made \$2,000.00 anyway. So, it wasn't worth my while putting my little one in someone else's care while I worked hard for little pay. Being with my child is way more important then any job that takes my child away from me. Children grow up way too fast, cherish every moment with them.

~

Change your values. You will be surprised as you will not need as much. Practice mindfulness and start to appreciate the simpler things in life and come to know you will need a lot less to make you happy.

~

Get the cheap cuts of meat and make stews (preferably with beans and lentils). The "cheap" cuts of meat often are rather tough and have the bone on them. These make FANTASTIC stews in the slow cooker which renders the meat amazingly tender and takes no time at all. In addition, cooking the BONES with the meat can really help to improve your health. Cooking bones and eating the broth or stew made with them gives you minerals and calcium as well as amino acids that is just not present in many other foods.

~

Focus on prosperity, keep your money circulating, and DON'T over save; by trying to save more you are giving the impression of lack.

~

Find a small group of friends who are willing to host and plan get-togethers on a monthly basis. You'll get more commitment from friends who are also trying to save money. At your first party, brainstorm all the ways you can have fun together w/o spending a lot of money. For instance, play a different party game each week, have a country theme for the food you will eat, plan it around a movie theme and watch that movie at the party. My husband and I started a group and had the first party at our house. We played Balderdash and we were doubled over in laughter. It was one of the best nights ever and only costs the group of 6 people a total of \$20.

~

Instead of going out for an expensive meal, cook a gourmet meal. Take the time to fully experience planning, shopping, cooking, and eating your meal. Shift from auto-pilot. Be "in" every moment. Seek pleasure in each of those small moments. Don't forget that every time you go out, you're paying a tip. Tips alone can add up fast.

~

I think this is the time people should become more financially intelligent and more discipline. Learn to save ahead of time. Fight your wants and increase your savings habit. You must believe that you can still be happy even if you cut down some gratifications.

~

Taking a hard look at what regular money you have coming in each month, what are your fixed expenses and where does the balance of your monthly income really go - then, where can you seriously save money from this discretionary spending - yes, it will be painful....where can you put your savings to best use?

## Chapter 2

# “What is Your Best Money-Making Advice?”



Now may be the time to explore your passion in a part-time position. It may turn into something more.

~

The best way is to sell on E-Bay. It will be an immediate return on your money. The second best way is to use what you know best and to speak with your friends and go in together to affiliate different businesses and consulting.

~

Create blogs, get Google Adwords working for you and get ads on your blogs, sites, etc. It's free money all the time.

~

Sell unused gold, start a home business.

~

DO NOT cut your insurance coverage's back before you have a review with you agent. I am an agent and have seen people going for the cheaper rates but not realizing they have cut their coverage also. Please set up an interview with your agent and ask about the coverage's you have. There are ways to cut "extra" coverage's but be sure your perils are appropriate for your home or autos. NEVER cancel your existing policy before your new policy is issued and reviewed!

~

I work from home as a sole trader and save money this way - I also do work I enjoy, creating the projects I want to work on as well as current and new clients approaching me \* some people I know are making products to sell at local markets as markets are doing well in this economic climate \* create alliances of micro/small businesses to respond to tenders and contracts like a larger company - with clearly identified roles, responsibilities and costs.

~

Definitely start your own business! Despite the challenges and disappointments I have encountered with starting my own business, I have not regretted it. Without question, starting my own business was one of the scariest, yet liberating, and empowering experiences I have ever known.

~

Freelancing - dog walking, pet sitting, house sitting, baby sitting, or run errands for the workaholics or someone that travels a lot, etc.

~

If someone in your home can start a small business, there are lots of options for government and small business loans, but best of all there are so many tax advantages with before-tax dollars.

~

With the current job market, it's tough to get 'a' job whether it is full time and/or part-time. NETWORK! Speak to friends/neighbors. Reach out to see if they know of any leads they can pass your way.

~

Online business is the best way I know. Either online or offline, take a skill or passion you have and develop it into a revenue stream. Try to ask friends or hire a coach to help you brainstorm ideas and strategies.

~

1. Don't run after some hyped up MLM/ Affiliate scheme...internet is full of them. They are rip offs. 2. For legitimate home businesses do your due diligence. If they are not specific up front or do not have BBB record or D&B - pass.

~

I sold my car and leased a much cheaper, more fuel efficient model. I put the money into savings and the least payment is \$200 less a month, not to mention the savings in gas.

~

As a serial entrepreneur my passion for business is what has me win...One of the most efficient and risk free ways of making the transition mentally and physically from working for someone to working on your dreams is to get started in a home based business. Taking a second job is more of the same, less time, more stress, a drain on energy, less friends, no life. Freedom is attained when we take a step out of what we know and create systems that pay us for doing what we love, even when we are not doing anything.

~

Garage Sale. Cook delicacies and sell at flea markets and search your creativity. Can you dance, sing, play instruments, draw pictures, compose music, start your business now...enjoy!

~

[If you run] a bigger business, install home offices with VPN to reduce workspace costs, overheads and travel time.

~

Invest in funds -they are almost at rock bottom. The market will return it always does.

~

Since there is little scope for doing any new kind of business it is preferred to consider the following: 1) to rent a portion of house if possible. 2) Lending services from home like catering pick & drop service, home tuitions.

~

Yard sales. One man's junk is another man's treasure!

~

I am juggling a number of part-time jobs to make income. People may have to be more creative about how they use their time and discover ways to use more of their talents to create income. People are also more prone to consider a network marketing company when they would have avoided it in another economy. People want recurrent income and back-up income as a safety net.

~

Find a service people need, but have never thought to find someone who can do it. Example: Offer the service of cleaning out a basement and putting the great finds on E-bay for a cut of the profit.

~

A tough economy is one of the best times to assess all talents and skills and to explore new income opportunities as an entrepreneur. As an advocate of entrepreneurship, the key to success is to identify the markets that will pay for your skills and talents, and then actively go after it. In an economy, people will pay for something of value and benefit.

~

Do your own letterbox drops to find customers, even the evening walks will help you feel better, also hand out lots of Business cards and tell others about what you do so they can share that by word of mouth. All this can be done for very little expense and it can easily bring customers, make it a regular part of your small or larger biz.

~

Read "Think and Grow Rich" [By Napoleon Hill] and then apply the lessons/insights.

~

If you are a stay at home parent, consider offering child care for an additional child – it's double the love. See if your local community education center (Leisure Learning for example) would like to have you share a class on a topic of interest that you love to talk about (meditation, gardening, Ham Radio, computers, etc.) for an enticing fee

~

Virtual assistants are in demand - how can you assist business people with not enough time on their hands.

~

With the Internet, anyone can earn money, regardless of who they are. The 'trick' here is to know how. There's a lot of useless information disguised as "insider's secrets", and finding the truth can be difficult. The core principle is always the same - find a way to help others. Also, working with a team of others makes the whole thing easier.

~

Clothes to consignment stores, books to used book stores, garage sales.

~

I think freelancing is the way to go, if you have a passion and a hobby, make it work for you! I love photos, so I have taken photos as a sideline to make some extra money while providing others with a captured moment to last a lifetime.

~

Think out of the box and open your mind. For example, if you are laid off, think of some other areas that you could do work in "for the moment." Some examples, combining several types of jobs, identifying a passion and explore ANY opportunities in that field and gain as much information as you can to empower your self.

~

Track your time every 15 minute for 7 days. I can almost promise you, if you are a freelancer, or own your own business you are leaving money on the table somewhere. This is a great exercise for Lawyers, Coaches, Consultants, and service providers.

~

For business owners, analyze whether or not there is an opportunity to create a new focus, service or product that is more responsive to the economic times.

~

Selling what you don't really need.

~

A good way to supplement income is to sell some form of intellectual property, i.e. an e-book, special reports, actual book, DVD or such. This is important because you create your marketable "property" once and reproduce it over and over again.

~

Take surveys. It is quick money and you only have to answer questions. Take in a boarder into your home. Take inventory of all skills and offer your best skills for income. Check out craigslist for gigs and job postings. Also list yourself for hire. Have a garage sale and reduce the stuff just lying around.

~

Before looking to supplement income, it's much wiser to just stop foolish, wasteful spending. Cut the cable, don't eat out - it's healthier to eat in, stop magazine subscriptions and use the library instead. Why work another 8 hours a day doing something else so that you have no life at all - just be more prudent with what you do have.

~

I have been spending time learning how to write an e-book and sell it on line. The e-book will be specifically targeted to Financial Advisors and how to become competitive in this economic downturn.

~

I don't think it's the best time to start a business, unless it's a franchise. Strong brands will prevail in this economy.

~

Companies such as Avon, Mary Kay, etc offer free memberships and the opportunity to start making money almost immediately.

~

Be more active in your own job or industry. Make yourself more valuable to avoid layoffs!

~

Work at home if possible. Teach piano to local students, tutor if you are knowledgeable in a certain subject, and teach adult ed classes in your area of expertise.

~

Take a second job doing something you like, even if it pays only so-so.

~

Well managed MITTS and MLP stocks.

~

Call forth your Divine inheritance from the unlimited creative spiritual Source within you; KNOWING all your needs will be easily taken care of, like the lilies in the field, and walk in joyful anticipation, which allows your good to be magnetized to you.

~

Form a local network of people looking to start home base businesses or small business in general. The more like minded people the better people's chances are to succeed.

~

Starting a business costs money and anyone who says it doesn't...well; maybe they never started a business. Freelancing is great, but you won't survive if your skills aren't sharp and competition is brutal. Self-awareness of your best, most marketable skills, combined with your available time and energy, must prevail, or it's only going to end up costing big-time. So it's difficult to say which one strategy is right, since different options are right for different people.

~

If I knew I would be rich....

Chapter 3

# “How Do You Keep a Positive Mindset?”



Always stay positive, for every night there is a dawn to follow.

~

What we are experiencing is normal, economies go up, and then down. It's happened many times and as history shows we always have excellent growth after recession, so there is light at the end of tunnel.

~

Take your time to sharpen your skills because now your family will understand you & support you more than ever before.

~

(1) The easiest way is to Pray to Your Lord and Savior. (2) Stay around positive people. (3) Read your GOALS daily---This is the KEY to it all.

~

Don't listen to the news or read the papers and keep focused on what you want. There will be lots of money to be made (unfortunately at other people's expense) but that's the breaks.

~

What is bad is always available, so is what is good. Your purpose is what you say it is. Your mission is the mission you give yourself, your life is what you think and feel about, the choice is always yours. For extreme cases, find a coach, purchase mental training and emotional mastery program, and focus on recovering, feeling abundant, and you attract more of it.

~

Love their work, save money for any contingency and cooperate with the government for a good cause.

~

Focus on what is right in your life.

~

Get together with friends and watch a comedy. Find local things to do that cost little or nothing.

~

Health and knowledge is the only wealth you can take with you. We are in a global climate catastrophe. Watch comedies and remember to make the most of everyday you are alive.

~

For every fear and every reason to be discouraged take five action steps for each fear. Keep moving "responsibly" not reactively. This is a time to really take control of our attention. Taming fear is like breaking a bucking bronco sometimes it takes that amount of determination.

~

Volunteer work - helps keep your focus off the bad times and is rewarding to help others. This will also help in filling time which will lessen your desire to spend money needlessly. Get more involved in church activities such as a small group bible study.

~

Put your attention on your breath. Slow down. Breathe. Feel yourself in your body. What is your mind doing in that moment? Tell it to be quiet and concentrate on a state of appreciation and well-being.

~

Remember that this is temporary. Focus on your response to what is happening, because that is where your power is. Your value as a person has nothing to do with your job title, your income, your investments or your savings...so do not make this economic downturn mean that you are somehow less of a person.

~

Pick one news channel to watch and leave it at that. Don't watch news all day long.

~

Do not "hang around" negative people. I know it's easy to fall into the psychological trap of empathizing with others who are in the same boat, but listening to everyone else's problems will no make yours look smaller or lessen the pain. In fact, persons who listen to others who feel they are failures or for example feel it's hopeless to try to get a job, will often adopt the same attitude and won't be 'able to get a job" because of the negative mindset!

~

Keep focusing on your passion and goals.

~

Get involved in a spiritual community that keeps you focused on what really matters in life.

~

Work the universal energies and keep a positive attitude: Money is flowing to me from unexpected places.

~

Think of what you do want, not what you don't want to happen.

~

Support each other especially small businesses. Help each other, refer to each other. We must stay united to work through this...recession.

~

Model and remember the great people of human history. There have been great periods of crisis in history and great people have remained positive and convinced that after a crisis there is growth. Then, choose the right models and get inspiration from them.

~

Life is full of lessons. We got to learn something out of it. But the finance ministry also have to learn from it and wake to assist the under privileged people by revising and increasing the taxes of the economically strong class of the society.

~

Absolutely keep a positive mindset and be grateful for what you already have. Do not be envious of others; be thankful that they are in a great situation because they are the ones who may have solutions for you, now or later. Always focus on what you desire.

~

The current situation is made worse by negative inputs. Remember there are people making more money than ever. Change your game and adapt to market changes.

~

We are in changing times and we must look at the whole picture as a time of visualizing the future with the knowing that Change is Good. During the depression many people found that with faith in God and the belief in trying out their own ideas, they became wealthy.

~

What goes down must come up, just prepare yourself for the worst, don't confuse your needs with your wants and plan for the future always.

~

Stay within the limit, and should know who you are and your limitations. Be true to your family. Be selective about the media you choose to put into your head. Choose not to participate in the in the bad news.

~

Having close and continuous communication amongst them, people can stay positive, focused and motivated. Although this might not bring greater wealth, but the spirit of unity in the face of mounting adversities is what is most important.

~

Firstly, don't listen to the doom-and-gloom. Adjust your budget as needed. Secondly, if you can afford it, spend money. Spending, even if we buy less expensive products, will help keep people employed.

~

Focus on personal/career/business development to best position ourselves for the recovery and remember that while there was pain the world has recovered from all the major disasters there have been in our lifetime.

~

Get some sun. Soak in the rays and look to the sky for hope. Seek out positive people and network. Come up with new career options and money making ideas that limit the taxation.

~

Tomorrow is another day. Keep alert and focused, diversify.

~

Continually focus on solutions. Acknowledge the problem and then take responsibility. What can YOU do about it? How can you create wealth? Those who are waiting for outside forces to improve their own situation will be waiting a long time. There are opportunities to be had right now - for those who are looking. Keep looking. Persist.

~

Down-size, de-clutter, prioritize your life. Ask yourself what will make you happier - to HAVE or to BE?

~

Keep the company of good friends. Avoid the doom and gloom merchants. Go surfing or play with your dog.

~

Do a daily gratitude journal. Most of us have more than we need.

~

Have your goals beside you every day. Make an intentional decision to have a great day.

~

Remember that a great deal of wealth today was created during the Great Depression. Find the new opportunities created and act.

~

Be around positive minded individuals. Repeat the things we know to do, positive affirmations, listen to the tapes, attend a local workshop, get involved in the community, keep the end goal in mind and stop worrying about what others are doing -- you are only competing against yourself -- no one else.

~

If possible, have faith that we are safe and able to overcome what seem like obstacles in life and come out stronger.

~

Talk with your partner, preferably on an evening stroll. The exercise will do you both some good and the time together will help cement your relationship through these tough times.

~

Understand wealth isn't all about having pots of money. It's partly an attitude. Be grateful for good health, clean water, a full belly etc.

~

If you can afford your home, your bills, your lifestyle, just keep doing what you are doing.

~

Speak and think about how great we have it in America. Relish what we have that our parents, grandparents and ancestors did not. We live in the land of the free, the home of the brave. God has blessed us richly. Give thanks instead of criticism.

Chapter 4

# “Other Advice on Dealing with the Downturn”



Give. People feel good when they help others. Find someone to give to whether it is time or energy or money even if it is a small gesture or a small amount.

~

Throw your television set away, disregard billboard advertising, create your own dream goals advertising billboard at home, visualize, speak what you want to become, do and have, and take MASSIVE ACTION.

~

Be open to new ideas that you may have ignored when times were good

~

Harness the wealth of nature. Plant trees wherever possible - along the road, parks, mountains, etc. Many trees yield edible fruits and nuts as well as important medics. In addition, trees are used in landscaping homes, parks, and highways. We shall also benefit ecologically from planting trees.

~

Watch how you vote.

~

Give yourself time to enjoy life, reflect on what's going well and what hasn't and why, focusing on foundational ways of living - such as being loving, being compassionate, making a contribution, being true to yourself, creating action when it's needed. To me it's a holistic experience - not just about the economy - the economy is not an isolated system but interwoven with many other human-made and natural systems. It's important to be cognizant with what's happening with those other systems as well - there may be opportunities by doing this as well as coping or preparing yourself for the future

~

Now is the time to take steps towards good health and mental wellbeing. Health isn't everything but, without it, everything else pales into insignificance.

~

Go to thrift stores, Dollar Tree, Ninety-Nine Cent Only stores. I've bought wool sweaters at Goodwill for \$5, perfectly good to wear. Use the local libraries, go to parks for picnics for a change, and take small road trips instead of expensive vacations.

~

Never give up hope. Hope is all we have.

~

Have a really good belly laugh... hire movies or go to movies, see a comedy, read a funny book, find ways to stay happy and keep those happy chemicals flowing in your mind/body as they help you to be mentally and emotionally buoyant. This will rub off on others and is good for everyone. Be shining light for yourself and for others...

~

Look around you. Take stock of what you have, what you have accomplished. See this situation as an opportunity to get rid of those things in your life that are really dragging you down. Physical or material things you do not use or need any more - give them away or sell them to make room for new things. People and friends who drain you, why are you keeping them, they use up your energy. Other peoples work, tasks and duties... why are you taking on their burdens?

~

"Know thyself" is the first step for everything you want to do well in life and only a good astrologer can give you this kind of knowledge.

~

If you are a home owner rent out your home for the amount that you would pay off monthly or even above, then go and rent a smaller place for yourself just for at least a year to balance out your expenses.

~

I read my goals out loud three times a week. Do something everyday that is positive, even if it is just a phone call or sending an email that is towards your long term goal.

~

Focus on essentials not luxuries - needs not wants.

~

People can cut down on their luxurious lives and live a cheaper life. Instead of eating out 3 times a week they can eat out only once a week. They can buy brands instead and cut down on deserts after every meal. A little bit of a saving helps.

~

If you are a business owner you need to realize that with the fall of global brands worldwide, consumers perceptions about brands are changing. Brand names are no longer seen as the best quality or price and the playing field is starting to even out. Consumers are now only looking for value in the product itself and not in the brand + product anymore. Make sure you have added as much real (not perceived) value to the product your selling as possible.

~

Get rid of the credit cards. Put any extra money on the highest interest rate card first and cancel each one as you pay it off. That way you can add 17-29% interest back into your pocket. Small amounts add up. My husband put his smoking money in the bank when he quit. In two years he had over \$6,000 in his account and we used it toward the purchase of an investment townhouse. It is never too late to change your spending habits and start saving. Just be positive and see the goal.

~

Join a Meditation group. Meditation is great to help with stress. Exercise raises the serotonin levels (feel good hormones) in your brain, a walk with a friend, and swim at your local pool, all are low or no cost ways to help stay positive, and maybe make new friends along the way.

~

Social media, like Twitter, is a great way to find positive people who are making a difference in the world and THRIVING. This is a great time to surround your self with high-energy, positive-minded people.

~

Contemplating and not complaining will help people to thrive. Go within, meditation will keep medication away. Peace is guaranteed

~

Lead a simple life style. Share what you have with the less fortunate. Giving is the best way of getting! Blessings!

~

Don't think of things as "BAD", but just a necessary time of correction. As in, "The party is over. Go home, shut up and sleep it off. All good things must come to an end."

~

Don't spend time focusing on the bad economy. Focus on creating stability and capability to then build upon by focusing on building cash generating businesses that can eventually be largely automated so that you can keep expanding your portfolio and retain freedom of time to enjoy the fruits of those businesses.

~

The key is to always live within your means. If people (and government) were doing that, there wouldn't be the problems we are seeing today.

~

If you can't do what you want do what you can and remember that wishes and needs are not the same.

~

If you lost your job, update your resume with the help of a pro (person or on-line) and start networking. 80% of jobs are not posted on internet job boards and newspapers. Post your resume, but know that your best bet is to network, network, and network!

~

"Attitude is Everything!" We must keep our attitude focused on the positive and be disciplined in our thoughts so that our consciousness only knows good and abundance.

~

Step out of the gloom and into your bliss, in your own unique way. Just as the booms don't affect us all positively, there is no reason why this gloom should either.

~

Find classes - become part of a financial mastermind group - network more - use the time to work on becoming a better person and working on making your own opportunities.

~

Money wasn't just all of a sudden "uncreated". It's out there, just not flowing. It is up to us to get it flowing again. If we change our minds about what is happening and start spending again, companies will start manufacturing again, and it will continue to spin up.

~

Love yourself, do things you enjoy doing in between work, go to meet up groups in your area--most are free and you can make new friends, create business ventures, etc. Keep a gratitude journal and write about all the things you are thankful for. Focus on what you DO want and you will set the intention to bring in what you desire. Keep positive by staying away from bad news, negative people, criticism, fear and bring in the things that bring you joy! Flowers, friends, animals, creative writing, cooking, exercise, art of all kinds, music, dancing, the sky's the limit!

~

Every home should have a small garden, even in a good economy, and we need to affiliate with local community supported agriculture groups.

~

Find inner peace by letting go of fear. Fear blocks creativity.

~

My mom passed on to me a very simple, yet impactful, statement when I was growing up. It was, "things don't always stay the same." Case in point - just a few months ago gas prices were outrageous; and now they have dropped by more than 50% in most areas. Yes, we are in a national "rut" but "THINGS DON'T ALWAYS STAY THE SAME."

~

Diet and exercise are critical during stressful times. Sugar & carbs bring you down. Fruit & veggies bring you up along with fun exercise. Try yoga, dancing and walking and talking to positive people. Enjoying a movie, art expo, a show, etc. lifts the spirits.

~

### Keep a Gratitude Journal

~

This is a time for people to assess their lifestyle, have they been too greedy?  
Cut back on frivolous items, help those in need, give to food banks,  
volunteer.

~

Get good at sharing resources - it makes life a lot more fun. Buy bulk  
through a cooperative. Have meals at home with friends, share cooking so  
it's more like going out. Find ways to make it more fun to spend less so you  
enjoy it, rather than take it on as a burden. Make it a game - why not? You  
might as well.

~

I know it may be hard, but the younger generations may want to consider  
moving back home. Help your parents with what you can and share  
expenses. If your parents are cool about your privacy then it is definitely  
worth it. Even people in their thirties are combining family homes to be able  
to survive, and in many cases and minimum wage jobs even being scarce it  
is the best option.

~

Go back to school and study something you have a passion for and always  
wanted to do. This is a time to regroup, strategize and plan for a better  
tomorrow. Learn from this economic downturn what can be done to better  
prepare for it in the future so as to not be caught off guard.

~

Many are turning to alternative ways of getting unstuck - one way is to energize business and life path with Feng Shui to open up the flow of energy. My recommendation is to seek out a certified Feng Shui master to work on your home, business and workspace. The results are profound.

~

As a business owner: You can cut expenses, but do not skimp on advertising. There are fewer consumers. Therefore, you need to keep your competitive edge with effective advertising. Keep track of the effectiveness of your ads. If the return is minimal, you need to change your advertising strategy. Also, take advantage of free advertising and be consistent in networking. People buy from those they have met and trust. Referrals are key.

~

Be grateful. We are a country (USA) with so much that we take for granted. Enjoy and revel in the moment.

~

There is money out there. I believe a lot of the economy has to do with people's subconscious programming. Change the subconscious, change the reality.

~

Always be prepared: Keep your CV up to date always whether in a recession or not. If you are made redundant consider interim work or consultancy work. Remember just because you have always worked in one industry doesn't mean you cannot change industry - sell your 'transferable skills' - we

all have them - we just don't realize that they can be transferred to other industries or new pursuits.

~

An important factor in surviving this economic crisis is to keep yourself in the company of positive minded people. Positive begets positive. Do not let negative people and surroundings become your environment. Welcome positive minded people into your life and visit that environment on a regular basis.

~

Try letting go of feeling sorry for yourself when everything seems difficult. It may be the time in your life when you are free to pursue an idea, a plan for your own fulfillment of something you have always wanted to do. Practice seeing life as an opportunity to make it better for others as well as yourself.

~

I use EFT (Emotional Freedom Techniques) on a daily basis in order to process the negative feelings and emotions that arise due to the current economic situation.

~

Study Buddhism. Buddhist philosophy begins with "Suffering is inevitable." Suffering is going to happen. How we respond to it, defines our level of happiness or unhappiness.

~

Remember that "this too shall pass!"